

Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A method for a client to authorize an automated clearing house (ACH) transaction via the world wide web, the method comprising the steps of:

prompting the client to enter authentication credentials to access an online web interface to a financial provider network;

allowing the client to access the online web interface when the authentication credentials are verified, wherein the online web interface enables the client to define ACH transaction parameters including whether the ACH transaction is at least one of one-time, recurring, and scheduled;

storing the ACH transaction parameters in a database;

determining a balance change condition in a second account;

invoking the authorized ACH transaction based upon the determination of the balance change condition associated with the second account; and,

~~executing an~~ the authorized ACH transaction based on the ACH transaction parameters, wherein the authorized ACH transaction debits a first account and credits ~~a~~ the second account, ~~and, wherein the authorized ACH transaction is invoked by a condition associated with the second account.~~

2. (previously presented) The method of claim 1, further comprising the steps of:

modifying the ACH transaction parameters to create modified ACH transaction parameters;

storing the modified ACH transaction parameters in a database; and
providing notice of an executed ACH transaction.

3. (previously presented) The method of claim 2, further comprising the step of providing access to the ACH transaction parameters and ACH transactions history.

Claim 4 (canceled)

5. (previously presented) The method of claim 3, wherein the ACH transaction is an ACH-in transaction that electronically transfers client funds from a client account at a third party financial institution to a client account at a financial service provider.

6. (previously presented) The method of claim 5, wherein the ACH transaction parameters comprise:

a routing number for a client third party financial institution,
a client account number at the client third party financial institution and financial service provider; and,
an amount of funds to be transferred between a client account in the client third party financial institution and a client account at the financial service provider.

7. (currently amended) A method for authorizing an automated clearing house (ACH) transaction, the method comprising the steps of:

prompting a client to enter authentication credentials to access an online web interface to a financial provider network;
allowing the client to access the online web interface when the authentication credentials are verified, wherein the online web interface enables the client to define ACH transaction parameters including whether the ACH transaction is at least one of one-time, recurring, and scheduled;

determining a balance change condition in a second account;
invoking the authorized ACH transaction based upon the determination of the balance change condition associated with the second account; and,

automatically executing an authorized ACH transaction based on the ACH transaction parameters, ~~wherein the authorized ACH transaction is invoked by a condition associated with an account.~~

8. (previously presented) The method of claim 7, further comprising the steps of:
notifying the client of the executed ACH transaction.
enabling modification of the ACH transaction parameters; and
storing and acknowledging the modified ACH transaction parameters.

9. (previously presented) The method of claim 8, wherein the access to the online web interface is via a computer having a web browser application.

Claim 10 (canceled)

11. (previously presented) The method of claim 8, wherein the ACH transaction is an ACH-in transaction.

12. (previously presented) The method of claim 8, wherein the inputted ACH transaction parameters include information selected from the group comprising:

a routing number for a third party financial institution;
an account number at a third party financial institution; and,
an amount of funds to be transferred.

13. (currently amended) A method for a client to individually set-up and authorize an automated clearing house (ACH) in transaction, the method comprising the steps of:

providing an online web interface on a financial services provider network to enable the client to define ACH-in transaction parameters including whether the ACH-in transaction is at least one of one-time, recurring, and scheduled;

allowing the client to securely access the online web interface via a client computer having a web browser application;

storing and acknowledging the ACH-in transaction parameters;
determining a balance change condition in a second account;
invoking the authorized ACH transaction based upon the determination of the balance change condition associated with the second account;

automatically executing an authorized ACH-in transaction based on the ACH-in transaction parameters to electronically transfer client funds from a client account at a third party financial institution to a client account at the financial services provider and, ~~wherein the authorized ACH transaction is invoked by a condition associated with the client account at the financial services provider;~~

notifying the client of the completed ACH-in transaction; and
enabling the client to modify the ACH-in transaction parameters.

14. (previously presented) The method of claim 13, further comprising the step of storing and acknowledging the modified ACH-in transaction parameters.

Claim 15 (canceled)

16. (previously presented) The method of claim 14, wherein the ACH-in transaction parameters comprises:

a routing number for a client third party financial institution,
a client account number at the client third party financial institution and financial service provider; and,
an amount of funds to be transferred between a client account in the client third party financial institution and a client account at the financial service provider.